

BAINBRIDGE BANCSHARES, INC.

	CPP Disbursement Date 09/24/2010	RSSD (Holding Company) 3232361	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev	
Assets	\$115	\$124	8.1%	
Loans	\$67	\$57	-15.3%	
Construction & development	\$5	\$4	-22.9%	
Closed-end 1-4 family residential	\$15	\$14	-7.8%	
Home equity	\$3	\$3	5.9%	
Credit card	\$0	\$0		
Other consumer	\$5	\$1	-75.6%	
Commercial & Industrial	\$8	\$8	-1.3%	
Commercial real estate	\$16	\$11	-29.7%	
Unused commitments	\$6	\$5	-28.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$5	\$6	17.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$12	\$28	121.9%	
Cash & balances due	\$8	\$9	19.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$103	\$111	7.7%	
Deposits	\$98	\$105	7.9%	
Total other borrowings	\$5	\$5	0.0%	
FHLB advances	\$5	\$5	0.0%	
Equity				
Equity capital at quarter end	\$12	\$13	11.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.1%	12.2%	--	
Tier 1 risk based capital ratio	17.4%	19.7%	--	
Total risk based capital ratio	18.6%	21.0%	--	
Return on equity ¹	9.0%	22.3%	--	
Return on assets ¹	1.0%	2.5%	--	
Net interest margin ¹	3.4%	6.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	34.8%	55.1%	--	
Loss provision to net charge-offs (qtr)	76.9%	171.7%	--	
Net charge-offs to average loans and leases ¹	0.8%	0.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	33.8%	41.9%	0.0%	0.0%
Closed-end 1-4 family residential	2.5%	2.4%	0.0%	0.1%
Home equity	1.5%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.5%	0.2%	0.1%	0.6%
Commercial & Industrial	0.3%	1.2%	0.0%	0.9%
Commercial real estate	7.1%	5.1%	1.0%	0.1%
Total loans	6.2%	4.8%	0.3%	0.2%